



Questions and Answers For Dislocated Workers

About Healthcare Coverage
For Children and Teens
1-888-373-KIDS (5437)

There are two healthcare coverage programs in Alabama for children and teens under age 19: **Medicaid and ALL Kids**. You can apply for both programs using one application. Your family size and income will determine the program for which your child may be eligible.

1. What if my children do not have healthcare coverage now? Apply Now!

A. Apply on line at **adph.org**

or

B. Fill out the blue paper application.

Before closing the self-addressed envelope be sure to put the following inside:

- ◆ Completed and signed blue application
- ◆ Completed Pediatric Health History
- ◆ Certificate of Creditable Coverage, if available

Mail - no stamp is needed.

- ◆ Your application will be processed to determine the program for which your children may be eligible. If your children are not eligible for ALL Kids, your application may be sent to Medicaid.

Applications are available at county health departments, schools, many health provider offices and hospitals. Applications may be available from your human resources department. You can also call 1-888-373-5437 to have an application sent to your home. Remember, you can apply on-line!

2. What do I do if my children are losing their healthcare coverage because I am losing my job?

- ◆ Look at the income guidelines.
- ◆ If your current income falls within the Medicaid category, apply immediately! You may also apply at your local Medicaid Office.
- ◆ After you lose your job, if your income is more than the Medicaid limit, **wait until your current coverage ends** then send in your application within 30 days of the date of cancellation of insurance. List only the income you are receiving at that time.

Important Tip: On question #4 of the form, "Information about Health Insurance," write that you have lost your benefits due to a lay-off and fill in the date your benefits ended.

3. What counts as income?

- ◆ Severance pay, vacation/sick pay, and retirement cash out **DO** count as income for the month received.
- ◆ Unemployment Compensation also counts as income for the month received.

4. What do I do if my company pays for extended healthcare coverage?

- ◆ If you choose to enroll in the extended benefits, you may apply when those benefits end.
- ◆ You may apply for Medicaid even while you have extended benefits.

5. What if my child has a pre-existing medical condition, disability, or a chronic illness?

- ◆ There are no exclusions to Medicaid or ALL Kids based on a pre-existing medical condition, disability, or chronic illness.

6. What if I take out COBRA?

- ◆ If you want to take out COBRA you must do so within 60 days from the date your company benefits end.
- ◆ You may apply for Medicaid even while you have coverage through COBRA.
- ◆ If you apply and receive COBRA, you may still apply for ALL Kids. On question #4 of the form, “**Information about Health Insurance,**” check the **YES** box and write in COBRA. If enrolled, you will be required to drop the COBRA coverage on your child immediately.

7. What if I am not a citizen but my children are?

- ◆ If your children or teens were born in the U.S. and are citizens or documented immigrants, you may apply for Medicaid or ALL Kids.

8. I am responsible for paying for healthcare coverage for my children who do not live with me. May I apply for them?

- ◆ No, you can only apply for children who live with you.
- ◆ The custodial parent can apply. The legal, custodial parent’s income will be used to determine eligibility.

9. When does ALL Kids healthcare coverage begin?

- ◆ If approved, coverage will back up to the day your company insurance ended, as long as the form is received within 30 days from the ending date.

10. How much does ALL Kids cost?

- ◆ Family size, household income and the age of your children and/or teens will determine the cost group for which your child is eligible.
- ◆ Premiums range from \$50-\$100 **per child**, per year.
- ◆ Small co-pays are required at the time of service. There are no co-pays for preventive services.